

MERCHANTS ON INSURANCE AND A COUNTY FAIR

(From Saturday's Advertiser.)

The directors of the Merchants' Association held their regular meeting in the Alexander Young building yesterday afternoon with Chairman Geo. W. Smith, W. T. Lucas, E. H. Paris, G. J. Waller, W. F. Dillingham, W. W. Harris, E. McNerny and Robert Catton present.

Before the meeting was called to order Mr. Lucas mentioned that the Standard Oil Co. objected to being obliged to store oil in the government warehouse in Honolulu and he added that no place in the world was this exacted. "This company," said Mr. Lucas, "is one of the most powerful and influential in the world. It controls the greatest fleets of steamers, as well as great railroads. Inducements have been offered to the people here for the construction of a warehouse by the Standard people, provided they had the privilege and in return for this they would lend their influence toward securing appropriations for harbor improvements. The matter was mentioned later in the afternoon and it was decided to have it brought up before meeting next Wednesday.

The minutes of the last meeting were read and approved and then a communication relative to the standing of the different fire insurance companies carrying insurance here was introduced. In connection with this the following communication from Deputy Insurance Commissioner Smithies was read:

Honolulu, Oahu, Jan. 23, 1907.
Edward H. Paris, Esq., Secretary, the Merchants' Association of Honolulu, Honolulu, T. H.

Dear Sir: I am directed by the Hon. A. J. Campbell, the Insurance Commissioner of this Territory, to acknowledge the receipt of your communication of November 15, 1906, in re fire insurance companies doing business in this Territory, etc., and in reply to the same I submit you herewith the following statements:

1. A statement as of October 31, 1906, of the assets and liabilities of fire and fire and marine insurance companies of the United States, transacting business in the Territory of Hawaii, and the losses incurred by them in the San Francisco disaster of April 18, 1906, with payments made thereon. Compiled from the official reports of the insurance commissioners of the home states of said companies.

2. A statement as of October 31, 1906, of the United States assets, liabilities and surplus to policyholders of foreign fire and fire and marine insurance companies, transacting business in the Territory of Hawaii, and the losses incurred by them in the San Francisco disaster of April 18, 1906, with payments made thereon. Compiled from the official report of the insurance commissioner of the State of New York.

3. A statement of the basis of settlement made by the fire and fire and marine insurance companies, transacting business in the Territory of Hawaii, with policyholders, who sustained losses in the San Francisco disaster of April 18, 1906. Compiled from the report of Professor Whitney, head of the mathematical department of the University of California, made for the board of trustees of the Chamber of Commerce of San Francisco.

The report was compiled by the above information from which the above information from the insurance commissioners of the home states of these companies, from special reports made to such commissioners as of October 31, 1906, in compliance with the resolution adopted at the convention of insurance commissioners held at Washington early in October, 1906. They were received in this office in the latter part of December, 1906, and constitute the only official reports received by this office since my last to you of September 1, 1906. Nothing much further can be expected until the annual statements of the companies as of December 31, 1906, are filed, which will be on or about April 15 next.

You will observe in the footnotes the remark "no official report received as yet," which explains itself. When such reports are received I will forward you the desired information as early as possible.

In reply to your inquiry as to "the relationship of the new Firemen's Fund Insurance Company as connected with the former company by that name," I submit you herewith the following information:

The Firemen's Fund Insurance Company comprised the Home Fire & Marine Insurance Company and the Pacific Underwriters, an underwriting annex. The capital stock of the Firemen's Fund Insurance Company was \$1,000,000 (paid-up) and of the Home Fire & Marine Insurance Company \$300,000 (paid-up), which was owned by the Firemen's Fund Insurance Company. The policies of the Pacific Underwriters were two-thirds guaranteed by the Firemen's Fund Insurance Company and one-third by the Home Fire & Marine Insurance Company.

The fire which followed the earthquake in the San Francisco disaster of April 18, 1906, completely destroyed the office of the Firemen's Fund Insurance Company, together with all of its maps, records and data, and it was impossible under the circumstances for the managers and directors to give an intelligent estimate of the liabilities of the three organizations. It was believed that the capital stock and surplus would be sufficient to enable them to pay all losses in full, but it subsequently developed that the losses could not be paid in full this way and solvency maintained, and in consequence the following plan was devised:

On May 19, 1906, the Firemen's Fund Insurance Corporation was organized by the officers and stockholders of the Firemen's Fund Insurance Company and licensed on the same day by the Insurance Commissioner of the State of California. Its authorized capital stock is \$1,000,000 and the par value of shares is \$100. The plan of the organization was to dispose of this stock at \$200 per share and set aside \$1-

000,000 to net surplus. On January 10, 1907, President W. J. Dutton of this corporation cabled that there had been received from sales of this stock \$1,125,000, \$800,000 representing paid-up capital stock and \$325,000 surplus. This new corporation reinsured all the risks of the Firemen's Fund Insurance Company and the Pacific Underwriters, which were not involved in the San Francisco conflagration of April 18, 1906. The like risks of the Home Fire & Marine Insurance Company were ordered canceled and the unearned premiums are to be returned to its policyholders when that can be legally done. President W. J. Dutton on January 12, 1907, cabled that the return premiums of the Home Fire & Marine Insurance Company would shortly be paid.

According to the report made by Actuary S. H. Wolfe of New York, who made a very complete investigation of the affairs of the Firemen's Fund Insurance Company for Insurance Commissioner Zeno M. Host of Wisconsin, the assets that were transferred to the Firemen's Fund Insurance Corporation by the Firemen's Fund Insurance Company as consideration for this contract of reinsurance amounted to \$2,482,230. From the above it would seem that the assets of the Firemen's Fund Insurance Corporation exclusive of premiums received on business written and losses paid since its organization would be as follows:

Investments transferred by the Firemen's Fund Insurance Company to the Firemen's Fund Insurance Corporation	\$2,482,230.00
Capital paid in	500,000.00
Surplus paid in	325,000.00
Total	\$3,307,230.00

On January 12, 1907, President W. J. Dutton cabled that the assets of the Firemen's Fund Insurance Corporation exceed \$4,000,000.

Again quoting from Actuary Wolfe's report, the assets remaining with the Firemen's Fund Insurance Company and the Home Fire & Marine Insurance Company amounted to \$4,516,550.25. An increase of \$600,000 was made on the capital stock of the Firemen's Fund Insurance Company, which amount has been paid in and an assessment of \$300 per share was levied on the old stockholders and it was estimated that two-thirds of the stockholders would pay this assessment and the balance of the stock would be returned to the Firemen's Fund Insurance Company; this approximates 3333 shares, together with 6000 new shares, making a total of 9333 shares would be available to use in the settlement of claims. This plan of settlement, which has been accepted by virtually all of the claimants, is 50 per cent. in cash and 50 per cent. of this stock at \$500 per share. On January 10, 1907, President W. J. Dutton cabled that over 95 per cent. of all the San Francisco losses of the Firemen's Fund Insurance Company and the Home Fire & Marine Insurance Company had been paid. The amount of \$500,000 has been reserved for the unearned premiums on the canceled policies of the Home Fire & Marine Insurance Company. The amount of approved claims of the Firemen's Fund Insurance Company and the Pacific Underwriters was, according to the information furnished Actuary Wolfe, \$1,200,000, and the reinsurance effects \$1,400,000. Actuary Wolfe's report and the above justify the following statement:

CLAIMS.	
Approved claims	\$11,200,000.00
Reinsurance effects	1,400,000.00
Net direct claims	\$9,800,000.00
RESOURCES.	
Assets	\$4,516,550.25
Collectable reinsurance due	1,100,000.00
300 per cent. assessment on two-thirds of present capital stock	2,000,000.00
Total	\$7,616,550.25
Less return premiums on canceled policies of the Home Fire & Marine Insurance Company	500,000.00
Net resources	\$7,116,550.25
Capital stock	1,600,000.00
Cash available for settling claims	\$5,516,550.25
Stock available for settling claims at \$500 per share	4,666,500.00
	\$10,183,050.25

The Firemen's Fund Insurance Corporation is an entirely separate company from the Firemen's Fund Insurance Company. It was established as an emergency measure and is not liable for any of the Firemen's Fund Insurance Company's losses caused by the San Francisco disaster of April 18, 1906. It is the intention of the Firemen's Fund Insurance Corporation to reinsure all its risks in the Firemen's Fund Insurance Company as soon as it can practically be done, and thus rehabilitate the Firemen's Fund Insurance Company. Very respectfully,

G. E. SMITHIES,
Deputy Insurance Commissioner.

The association has been informed that the public has not been kept posted as to the lines of goods carried by the various dealers here. P. J. Thompson seems to have made this discovery and he is willing to help out with the suggestion of a Merchants' Fair for "Greater Hawaii," to be held in the armory building and grounds about February 22nd. The following communication from Mr. Thompson was read at the meeting:

Honolulu, January 8, 1907.
Mr. G. W. Smith, Pres. Merchants' Association, Honolulu, T. H.

Dear Sir: Several very striking instances that have come to my notice have shown that the majority of Honolulu people (even old residents) know practically nothing of the business houses or of the lines of goods they carry.

With the purpose of correcting this ignorance I herewith submit a brief outline of a merchants' fair for your criticism and approval, hoping to ascertain your views on the matter. I ask no financial aid but simply wish to consult you before taking any action that would, in any way, conflict with your views.

Regarding the question of date I would suggest that the week including February 22d would be an appropriate time for the fair, because of the number of out-of-town people who will attend the other attractions held on that date.

Trusting that I may receive an early reply, and thanking you in advance, I am,

Yours very respectfully,
P. J. THOMPSON.

I. Date:
II. Location: Armory building and grounds.
III. Aims and Benefits:
1. To put buying public in personal contact with representative business houses and manufacturing concerns.
2. To stimulate intelligent buying.
3. To promote sales. (a) By direct personal solicitation at exhibits. (b) Through a knowledge of goods to be had—gained by exhibits.
4. To bring about an exchange of ideas among firms.
5. To arouse general interest in and to encourage Hawaiian enterprises.

IV. Methods and Plans:
1. Exhibits. (a) To include every organized business in the islands. (b) To illustrate processes of manufacture. (c) Exhibit tracing growth and development of trade in islands. (d) Space allotments (to be made impartially). 1. In harmony. 2. To aid firms in preparing their sections.
2. Amusements. (a) Music. (b) Booths and side shows.

In addition to this was a prospectus in which it is set forth that there will be displays of all sorts including fruits, vegetables, live stock, etc. Parenthetically Mr. Thompson states "As a straight advertising proposition, aside from direct sales made at exhibits, it challenges comparison with newspaper, billboard, circular or any other form of advertising." The matter was first referred to Mr. Harris, the bearer of the prospectus, but on further thought it was decided to defer action. So the chances for the public remaining in ignorance are good. Mr. Paris thought that as the visitors are coming here from Los Angeles all attention by members of the association should be centered on that event, as to put thought upon a fair would detract from the general results.

Secretary Wood from the Promotion Committee sent a communication requesting the appointment of a committee to consider entertainment of the delegates from the Los Angeles Chamber of Commerce and the Merchants' Association. The chair appointed Messrs. Harris, Dillingham and Lucas on this committee.

A communication from the secretary of Mr. Willis, of the New York Commercial, relative to the need of more advertising for the Hawaii edition of that journal was read. This did not create a great deal of enthusiasm, the members feeling, apparently, that it was not for the association to go about canvassing for advertisements.

The resignation of A. Garley as a member of the association was read but the chair stated that he had been requested to continue until the end of January and had consented.

There was a discussion over the question of appropriations for fortifications on Hawaii and as no word had been received from Secretary McClellan it was decided to cable him at once for any information obtainable on this subject. Mr. Harris said all that was known was what had appeared in the dispatches.

Mr. Dillingham said he had heard it discussed in the club where it was the opinion of some of the members that the turning down of the measure was a diplomatic move.

There being no further business the meeting adjourned.

OLIVINE APPEARS IN LAVA SAMPLES

Samples of lava from the recent Mauna Loa outpouring contain many particles of olivine, which is in the class of precious stones and used by jewelers when the specimens are large enough. No nuggets of commercial size have as yet appeared in the product of the present month's lava flows. The presence of the olivine on their surface only enhance somewhat the value of the samples in question.

Dr. W. T. Brigham, in a contribution to the Boston Society of Natural History entitled, "Notes on the Volcanoes of the Hawaiian Islands," (Boston, 1868), says:

"The Hawaiian lavas contain much olivine, a very refractory mineral; and where the stream has issued from a considerable depth, as in the eruption from Kilauea in 1840, it is in large granules and very abundant. Its specific gravity, it will be remembered, is 3.33-3.5. In the ejections from the summit it is in minute particles, as if broken and carried up by the currents in the melted mass. M. Von Buch has remarked of the basaltic lavas of Lancroete (and Mr. Scrope has observed the same in those of the Eiffel and the Vivarais), that while the nodules of olivine are large near the source of the current, they dwindle away towards the extremity so as to be scarcely visible.

"In the lava-stream of Aliapaakai, before mentioned, the eruption took place after a long period of rest, and from a considerable depth; and the lava contains large nodules of olivine five or six inches in diameter. The same is seen in the lava of Koko, a similar formation, where crystals of augite also occur."

The steamer Mikahala is at Koloa, where she will take on a full load of Koloa plantation sugar.

THEY HONOR GREAT BARD

(From Saturday's Advertiser.)
There was present in Waverley Hall last night a gathering which only the annual celebration of the birthday of Robbie Burns brings together.

Scots were there in plenty, as properly befitting the occasion. There were also present men of well-nigh every country over which floats the Union Jack, and a generous sprinkling of Americans. And all were assembled to pay homage to the immortal memory of Scotland's beloved bard.

The hall was appropriately decorated with flags, American, English and Hawaiian, while over the platform the great lion of Scotland's royal standard reared its noble form.

Seated in close proximity to the platform were the officers of the Scottish Thistle Club.

The audience was a thoroughly representative one and a feature of it was the number of prominent men in every walk of life present.

The country sent a large delegation, almost every plantation from Honolulu to Kahuku having one or more representatives at the concert.

The guests were seated at long tables and enjoyed the excellent program offered to their hearts' content, discussing the while the refreshments hospitably provided by the Scottish Thistle Club.

The program was prefaced by some introductory remarks by Chief J. C. McGill on the day which furnished the occasion of the gathering, and which is celebrated wherever the sun shines throughout the civilized world. He also touched on the club under whose auspices the concert was held.

Piper Fraser followed with a bagpipe selection, rendered in his own inimitable style.

D. W. Anderson sang "There Was a Lad Was Born in Kyle," and then Rev. Alex. Mackintosh responded to the toast, "The Immortal Memory of Robbie Burns," concluding by reading a poem alleged to have been written by Frank Gifford.

C. E. Edmunds was next called upon for a song and in response obliged with "The March of the Cameron Men," which was encored.

The time for a toast having arrived, "The President of the United States was Given," and responded to by Deputy Attorney General M. F. Prosser.

He spoke of Roosevelt the man, and of the strenuous life which, he said, consisted in doing a man's work in a man's way. He was a great admirer of Roosevelt and he also had a large admiration for the English and especially the English way of doing politics. It had been said that an Englishman took his pleasures sadly but how true that might be it was certainly true that he took his politics seriously, and this was the way they should be taken.

James A. Wilder followed with a song describing the varied experiences of one who had "fit for General Grant," and which brought down the house. As an encore he gave a clever impersonation of a clergyman seeking to expound a text of the import of which he was woefully ignorant.

An imitation of the bagpipes on a violin, by R. J. Buchly was next in order and created no little applause among those present and made Piper Fraser distinctly jealous. Mr. Buchly is certainly a very finished performer. He responded to an encore.

C. G. Livingstone obliged with "The Land of the Leal," sung in an artistic manner which delighted everybody.

Robert Catton then made a happy response to the toast "The Land of Burns." He spoke of the starting in Honolulu of a subscription for the preservation of the Auld Brig o' Ayr and invited all to "pay, pay, pay," quoting from the greatest present day poet of the British empire, the only fault he could find with whom was that he couldn't make a Scotch engineer speak his native dialect correctly.

After Messrs. Howland, Livingstone and Edmunds had sung about Willie brewing a peck o' maun, the audience did a stunt in which much "maun" extract figured. The trio's selection was much appreciated and an encore was demanded and given.

Chris. Jenkins proved to be in excellent voice by singing "The Song of the Emigrant." He was one of the many entertainers of the evening who were encored.

The toast "The King and Queen," drunk with musical honors brought the first part of the program to a conclusion.

The national anthem of England was enthusiastically sung, the words having been thoughtfully printed on the program for the benefit of everybody. Hearty cheers were also given for the King.

The toast "The Land We Live In," ushered in the second half of the program, and was responded to by Secretary A. L. C. Atkinson in the absence through illness of U. S. District Attorney R. W. Breckons.

Clifford Kimball, who is heard all too seldom on the concert platform, next sang "Gypsy John."

C. G. Livingstone's fine vocal talent was again heard to advantage in "Oh for a Breath of the Moorland," and the encore number "Annie Lannie."

Piper Fraser next set feet a-stamping to popular Scotch tunes played on his weird instrument. He can give a realistic imitation of a pig being killed by torture which must be heard to be believed.

James A. Wilder was given an ovation when he rose. He was down for a song, but kept the audience conversed with laughter by giving an imitation of A. L. C. Atkinson responding to a toast.

He also imitated other persons and things, the identification of which the thick haze of smoke in the hall rendered a matter of difficulty.

Judge W. L. Stanley responded to "The Bar," his well-known vein of Irish humor percolating through his remarks.

Other numbers on the program were: "After Water," sung by C. E. Edmunds; R. Anderson's recitation, "Tam o' Shanter;" W. L. Stanley's song, "Loch Lomond;" "The Birks o' Aberfeldy," sung by J. L. Cockburn, and "Rocked in the Cradle of the Deep," sung by J. H. Howland.

RELIEF BALL IS ROLLING

(From Saturday's Advertiser.)
Chinese on Midway.....\$ 30 00
Mrs. J. A. Hopper..... 10 00
L. E. Pinkham..... 10 00
Total.....\$ 50 00

These are volunteer subscriptions received by the Chinese consul for the Chinese famine relief fund before the committee appointed by Governor Carter had organized. Other moneys contributed for the same object before the public meeting of Wednesday last have been already reported by the Advertiser.

Organization of the relief committee of fifteen was effected yesterday in the Secretary of Hawaii's office, with all the members but two present. Consul Chang Tso Fan at the close of the meeting turned over the above contributions to the Governor, according to an arrangement ratified by resolution making Governor Carter custodian of the fund.

At the meeting an executive committee was formed consisting of Chu Gem, president of the United Chinese Society; Pan Lum Mow, president of the Bow On Gok Society (that has already raised \$4000 Mex. for the fund), and C. K. Al, a leading business man. The executive committee has power to appoint soliciting and other sub-committees from among Chinese residents.

Governor Carter addressed the general committee, giving it advice as to methods of canvassing the city and country. He volunteered to act as custodian of the fund, depositing the contributions as gathered in the First National Bank. Along with that he promised aid in other ways, especially that of the services of the clerical staff of the executive offices.

A subscription list was authorized to be opened forthwith in the Secretary's office for the convenience of people who may like to contribute voluntarily and directly to the fund. Lists, all separately numbered and certified by the Secretary, will be prepared for use throughout the Territory. All accounts of the fund are to be audited by the Auditor of the Territory.

After the Governor had retired the meeting conferred further with Secretary Atkinson, when the plan suggested by the Governor was unanimously adopted by resolution. Then the Secretary held a consultation with the executive committee, in the course of which all the details were perfected. The lists will be ready for delivery by the Secretary on Monday morning.

The contribution from the Chinese on Midway came in the form of a check of the Commercial Pacific Cable Co. All of the \$30 except \$5 was contributed by the Chinese employees of the company on the lonely island.

OAHU COLLEGE HONORS MR. BISHOP'S BIRTHDAY

Oahu College commemorated yesterday in a simple way the eighty-fifth birthday of Charles R. Bishop. In Punahou Hall was placed his picture, decorated with leis and with this legend: "Charles Reed Bishop, Punahou's most generous benefactor, born January 25, 1822—his eighty-fifth birthday." In Chas. R. Bishop Hall in the morning and in the evening after prayers, President Griffith spoke of his generous gifts to Punahou, of his service to the cause of education in these islands, not only on account of his benefactions, but also on account of his active interest and work in both public and private schools, and of the debt of gratitude which was due him. His name is a symbol of integrity and nobility. No man stands in higher esteem in these islands than Chas. R. Bishop, by whose gifts in large part Oahu College students are able to enjoy their present modern school buildings and equipment.

Secretary H. P. Wood of the Chamber of Commerce is in receipt of letters from the commercial bodies in Wichita, San Jose, and Tacoma, assuring him all possible support in the endeavor to secure an appropriation for a breakwater at Elio.

According to the police payroll for February, Charles Rose, clerk to the Sheriff, will get \$125 a month instead of \$150 received by his predecessor, Harry Murray.

Chief of Detectives Taylor will be paid \$150 a month.

Humane Officer Rose Davidson, who comes under the head of special officers, will receive a salary of \$75 a month.

The new hack inspector gets \$100 a month and Captain Parker will receive his former salary of \$125 as captain of police.

A big cut is to be made in the police at Ewa.

Beginning on February 1, only four officers will be continued, instead of five, and they will receive \$50 a month instead of the \$60 which they are now getting.

THE SALARIES OF SOME POLICE OFFICERS

Colds are quickly cured by Chamberlain's Cough Remedy. It acts on nature's plan, loosens the cough, relieves the lungs and opens the secretions, effecting a permanent cure. It counteracts any tendency of a cold to result in pneumonia. It is pleasant to take. Children like it. For sale by Benson, Smith & Co., Ltd., agents for Hawaii.

Other toasts were "The Lassies" and "The Press" which were suitably responded to, the former by Chieftain J. M. Mackinnon.

Harry Macfarlane officiated at the piano throughout the evening, a task which, with the length of the program taken into consideration, was no sine-cure.

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GERMANS CELEBRATE

The members of the Honolulu German colony becomingly celebrated the forty-eighth anniversary of the birth of their Emperor Sunday, assembling in the school room of the Deutsch Evangelische church to the number of a couple of hundred and listening to a program of patriotic addresses, music and recitations. On the last several former celebrations the exercises have been held at the office of Harkfeld & Co., but the anniversary falling this year upon a Sunday made the church the more suitable building.

The school room was hung with German and American flags and the walls draped with leis of the German national colors. Everyone present took some part in the program, joining in the choruses of the folk songs and assisting either in passing or consuming the refreshments provided.

The gathering was called to order shortly after three o'clock, the opening address being given by William Protenhauer, the German Consul, who concluded his remarks by calling upon all present to give three cheers for the Emperor. These were given with a will, after which all joined in singing the German national anthem.

Pastor Feimly then delivered a historical address, which was followed by a number of recitations and songs by the children and young ladies of the school.

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